

Information to identify the case:

Debtor 1 John M. Godfrey Jr.

Social Security number or ITIN xxx-xx-1750

First Name Middle Name Last Name

EIN ----------

Debtor 2

Social Security number or ITIN ----

(Spouse, if filing)

First Name Middle Name Last Name

EIN ----------

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-70396-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John M. Godfrey Jr.
aka John Maphis Godfrey Jr., aka John Godfrey
Jr., aka J. M. Godfrey Jr.

10/10/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John M. Godfrey, Jr.
 Debtor

Case No. 18-70396-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

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 Total Noticed: 19

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db +John M. Godfrey, Jr., 331 Burkett Bridge Road, Everett, PA 15537-5519
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 14854933 AARP, Life Insurance Program, PO Box 31092, Tampa, FL 33631-3092
 14854937 +Citibank/Sears, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
 14854939 East Ocean Development Corp., P O Box 29352, Phoenix, AZ 85038-9352
 14854940 +First National Bank, 532 Main Street, Johnstown, PA 15901-2093
 14854943 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, PO Box 20507,
 Kansas City, MO 64195-0507
 14854945 +Tracey Fletcher-Godfrey, 303 Burkett Bridge Road, Everett, PA 15537-5519
 14854944 +Tracey Fletcher-Godfrey, 303 Burkett Ridge Road, Everett, PA 15537-5519
 14869853 Tractor Supply Credit Card, PO Box 6403, Sioux Falls, SD 57117-6403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2018 03:20:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14854934 +EDI: AMEREXPR.COM Oct 11 2018 07:03:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 14854935 EDI: BANKAMER.COM Oct 11 2018 07:03:00 Bank Of America, Attn: Bankruptcy, PO Box 982238,
 El Paso, TX 79998
 14854936 +EDI: CHASE.COM Oct 11 2018 07:03:00 Chase Card Services, Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 14854938 +EDI: DISCOVER.COM Oct 11 2018 07:03:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 14854941 E-mail/Text: aladd@franklinamerican.com Oct 11 2018 03:21:45 Franklin American Mortgage,
 501 Corporate Centre Dr, Franklin, TN 37067
 14855751 +EDI: PRA.COM Oct 11 2018 07:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14854942 +EDI: RMSC.COM Oct 11 2018 07:04:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 14854946 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 11 2018 03:21:27 UPMC, 2 Hot Metal Street,
 Dist. Room 386, Pittsburgh, PA 15203-2348

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Cenlar FSB as servicer for Franklin American Mortg
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for Franklin American Mortgage
 Company bkgroup@kmlawgroup.com
 Jeffrey A. Muriceak on behalf of Debtor John M. Godfrey, Jr. jmuriceak@eveyblack.com,
 choover@eveyblack.com
 Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,
 mmh@nsslawfirm.com/pa73@ecfcbis.com
 Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com/pa73@ecfcbis.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: admin
Form ID: 318

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Total Noticed: 19

Date Rcvd: Oct 10, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5